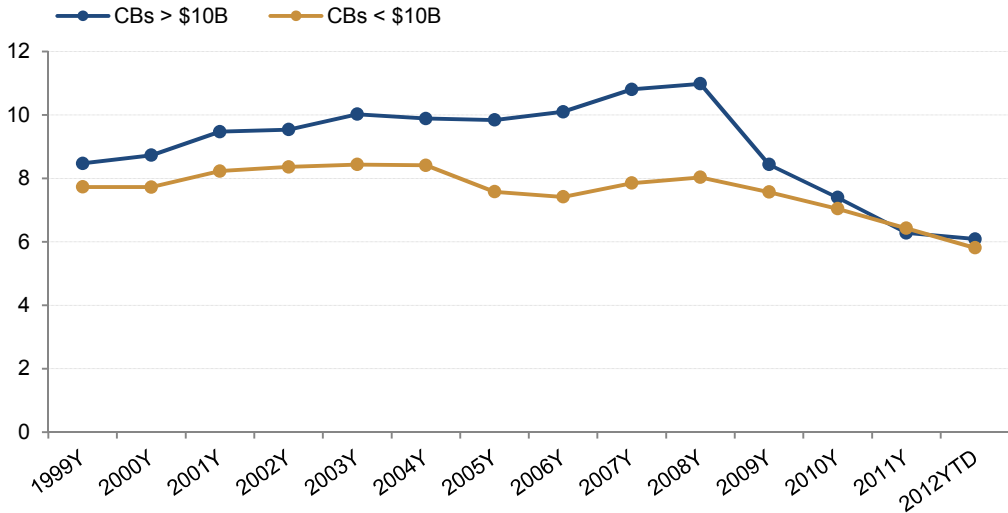


US commercial bank service charges on deposits as a portion of operating revenue (%)

Separated by total assets greater than or less than \$10B



As of Sept. 25, 2012

Excludes commercial banks with a loans-to-deposits ratio less than 50% or greater than 150% in any quarterly period from Q1'98 to Q2'12.

Operating revenue is net interest income before provision expense plus noninterest income.

Based on regulatory filings for U.S. commercial banks.

Source: SNL Financial